

Information to identify the case:

Debtor 1 **David J. Knapstein**

Social Security number or ITIN **xxx-xx-0797**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **11-33766-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Knapstein

August 25, 2016

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
David J. Knapstein
DebtorCase No. 11-33766-KRH
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-1
Form ID: 3180WPage 1 of 2
Total Noticed: 21

Date Rcvd: Aug 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2016.

db +David J. Knapstein, 1309 Condoever Road, Henrico, VA 23229-5411
 10498872 +Henrico Circuit Court, 4301 Parham Road, Richmond, VA 23228-2745
 10498873 Henrico Surgical Specialist, Bankruptcy Notice, 3 Maryland Farms Ste. 250,
 Brentwood, TN 37027-5053
 10498875 +McKenry, Dancigers,, Dawson and Lake, PC, 192 Ballard Ct., #400,
 Virginia Beach, VA 23462-6538
 10498876 +Professional Anesthesia Group, PO Box 778, Mount Airy, MD 21771-0778
 10498878 +St. Mary's Ambulatory Surgery, 1501 Maple Ave Ste 300, Richmond, VA 23226-2553
 10516855 +Yvonne Cochran, Esq., 4509 West Broad Street, Richmond, Virginia 23230-3203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: BANKAMER.COM Aug 26 2016 01:58:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
 Richardson, TX 75082-4333
 cr EDI: RMSC.COM Aug 26 2016 01:58:00 GE Capital Retail Bank c/o Recovery Management Sys,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 10498867 EDI: AFNIRECOVERY.COM Aug 26 2016 01:58:00 AFNI, Inc., Bankruptcy Dept., P. O. Box 3517,
 Bloomington, IL 61702-3517
 10498868 +EDI: BANKAMER.COM Aug 26 2016 01:58:00 BAC Home Loans Servicing, Attn: Bankruptcy Dept,
 450 American Street, Simi Valley, CA 93065-6285
 10498869 +EDI: CITICORP.COM Aug 26 2016 01:58:00 Citi, Bankruptcy Dept., P. O. Box 653095,
 Dallas, TX 75265-3095
 10498871 EDI: DISCOVER.COM Aug 26 2016 01:58:00 Discover, Attn: Bankruptcy Dept.,
 P. O. Box 15316, Wilmington, DE 19850-5316
 10498870 +EDI: RMSC.COM Aug 26 2016 01:58:00 Directv, P. O. Box 30374, Atlanta, GA 30332-1001
 10505193 EDI: DISCOVER.COM Aug 26 2016 01:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 10512429 EDI: IRS.COM Aug 26 2016 01:58:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
 10646444 EDI: PRA.COM Aug 26 2016 01:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 11045174 EDI: RECOVERYCORP.COM Aug 26 2016 01:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 10498877 EDI: SEARS.COM Aug 26 2016 01:58:00 Sears, Bankruptcy Department, 7920 NW 110th Street,
 Kansas City, MO 64153-1270
 10498879 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Aug 26 2016 02:17:49
 State Farm Insurance, 1500 State Farm Blvd, Charlottesville, VA 22909-9052
 10498880 EDI: VACU.COM Aug 26 2016 01:58:00 Virginia Credit Union, Bankruptcy Department,
 P. O. Box 90010, Richmond, VA 23225-9010

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAC Home Loans Servicing, LP, f/k/a Countrywide Ho
 cr Lakeview Loan Servicing, LLC
 10498874* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, Special Procedures Function, 400 N. 8th Street, #898,
 Richmond, VA 23240-0000)
 10499982* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: ramirez-1
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

Date Rcvd: Aug 25, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Kathryn E. Smits on behalf of Creditor Lakeview Loan Servicing, LLC ksmits@atlanticlawgrp.com
Melissa M. Watson Goode on behalf of Creditor BAC Home Loans Servicing, LP, f/k/a Countrywide
Home Loans Servicing, LP pjmecf@glasserlaw.com, mgoode@glasserlaw.com
Robyn Danielle Pepin on behalf of Creditor Lakeview Loan Servicing, LLC rpepin@glasserlaw.com,
pjmecf@glasserlaw.com
Susan Hope Call on behalf of Trustee Carl M. Bates susancall@richchap13.com,
station15@richchap13.com
Yvonne Cochran on behalf of Debtor David J. Knapstein ycochran@cochranlawfirm.net,
ycochran@cochranlawfirm.net;cochran.law.firm.pc@gmail.com;awhite@cochranlawfirm.net;tcochran@coch
ranlawfirm.net

TOTAL: 6